

Information to identify the case:

Debtor 1	<u>Wesley R. Lantz Jr.</u>	Social Security number or ITIN	xxx-xx-7793
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele R. Lantz</u>	Social Security number or ITIN	xxx-xx-2643
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22432-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wesley R. Lantz Jr.

Michele R. Lantz

11/13/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wesley R. Lantz, Jr.
Michele R. Lantz
Debtors

Case No. 18-22432-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db	+ Wesley R. Lantz, Jr., 516 Center Avenue, Charleroi, PA 15022-2212
jdb	+ Michele R. Lantz, 208 Russie Avenue, Bentleyville, PA 15314-1434
sp	+ Christina DeMarco-Breeden, 92 East Main St. Suite 20, Uniontown, PA 15401-3577
14902074	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216
14865255	Derienzo Family Practice, 17 Arentzen Blvd. Suite 101, Charleroi, PA 15022-1085
14865258	Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14865259	+ Fedloan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
14865264	++ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, Attn: Bankruptcy Department, 475 Cross Point Parkway, Getzville, NY 14068
14865267	+ Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
14865268	Mon Valley Hospital, PO Box 643216, Pittsburgh, PA 15264-3216
14865269	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14865278	South Hills Pain Rehab Assoc., 575 Coal Valley Rd. Suite 277, Clairton, PA 15025-3716
14960407	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14865283	+ Washington Physicians Group, 95 Leonard Ave, Bldg 1, Suite 401, Washington, PA 15301-3368

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 14 2023 08:42:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14897292	+ EDI: CINGMIDLAND.COM	Nov 14 2023 08:42:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14867160	EDI: GMACFS.COM	Nov 14 2023 08:42:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14866297	EDI: GMACFS.COM		

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		Nov 14 2023 08:42:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14865248	+ EDI: GMACFS.COM	Nov 14 2023 08:42:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14865249	EDI: GMACFS.COM	Nov 14 2023 08:42:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14865250	EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14873147	EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14865251	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 14 2023 03:54:00	Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
14876184	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 14 2023 03:54:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14865252	+ Email/Text: bankruptcy@credencerm.com	Nov 14 2023 03:54:00	Credence Resource Management, PO Box 2147, Southgate, MI 48195-4147
14865253	Email/PDF: creditonebknotifications@resurgent.com	Nov 14 2023 04:08:28	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
14865254	+ Email/PDF: pa_dc_claims@navient.com	Nov 14 2023 04:08:44	Dept of Ed/Navient, 123 Justison St, 3rd Floor, Wilmington, DE 19801-5360
14865256	+ EDI: DCI.COM	Nov 14 2023 08:42:00	Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
14865260	Email/Text: takierra@fdscredit.com	Nov 14 2023 03:53:00	Financial Data Systems, PO Box 688, Wrightsville Beach, NC 28480
14865261	Email/Text: BNSFN@capitalsvcs.com	Nov 14 2023 03:53:00	First National Credit CA, 500 E 60th Street N, Sioux Falls, SD 57104-0478
14865262	+ EDI: PHINGENESIS	Nov 14 2023 08:42:00	Genesis Bankcard Services, PO Box 4499, Beaverton, OR 97076-4499
14865263	EDI: IRS.COM	Nov 14 2023 08:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14901360	^ MEBN	Nov 14 2023 03:50:18	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
14865265	Email/Text: camanagement@mtb.com	Nov 14 2023 03:53:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
14865266	+ Email/Text: bankruptcy@marinerfinance.com	Nov 14 2023 03:53:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14891457	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 14 2023 03:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14909464	EDI: MAXMSAIDV	Nov 14 2023 08:42:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14899150	EDI: PRA.COM	Nov 14 2023 08:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14865447	+ EDI: RECOVERYCORP.COM	Nov 14 2023 08:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868412	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14868412	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14865277	+ EDI: PRA.COM		

District/off: 0315-2

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		Nov 14 2023 08:42:00	Porfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
14903678	EDI: Q3G.COM		
		Nov 14 2023 08:42:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14878399	EDI: Q3G.COM		
		Nov 14 2023 08:42:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14865279	+ EDI: RMSC.COM		
		Nov 14 2023 08:42:00	Synchrony Bank/ Amazon, PO Box 960013, Orlando, FL 32896-0013
14865280	+ Email/Text: bankruptcydepartment@tsico.com		
		Nov 14 2023 03:54:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
14895272	Email/Text: BNCnotices@dcmservices.com		
		Nov 14 2023 03:53:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15566589	+ Email/Text: EBN@edfinancial.com		
		Nov 14 2023 03:53:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14865282	EDI: VERIZONCOMB.COM		
		Nov 14 2023 08:42:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
14896044	EDI: AIS.COM		
		Nov 14 2023 08:42:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		M&T Bank as servicer for Lakeview Loan Servicing,
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14865270	*	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14865271	*	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14865272	*	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14865274	*+	Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425
14865275	*+	Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425
14865276	*+	Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425
14865281	*+	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
14865257	##+	Equitable Acceptance Corporation, 1200 Ford Road, Minnetonka, MN 55305-1616
14865273	##+	Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTAL: 2 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Michele R. Lantz chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Wesley R. Lantz Jr. chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6